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## THE HOUSING PROBLEM IN GREAT CITIES.

THE recent Tenement House Exhibition in New York marks a noteworthy event in metropolitan sociological history. An immense crowd — more than could gain admission — attended the opening; and thereafter during two weeks the rooms were visited by large numbers of interested and curious folk of high and low degree. Some were amazed, some saddened, and probably all were impressed with the unanswerable demonstrations, by means of models, photographs, and charts, of the close relations between bad housing, bad health, bad morals, and bad citizenship.

The housing question is the most fundamental of social problems relating to environment. The dictum of the late Cardinal Manning, "Domestic life creates a nation," is absolutely sound. The corollary is also true: the lack of domestic life will unmake a nation. The home is the character unit of society; and, where there is little or no opportunity for the free play of influences which make for health, happiness, and virtue, we must expect social degeneration and decay. Inspect the charts of the whole tenement region of New York City as they were displayed at the Tenement House Exhibition, and note the formidable part played by bad housing in the generation of social ills. Great cities are the danger points of modern civilization, and any community which leaves to a large part of its inhabitants inadequate facilities for the true development of domestic life must fight deteriorating forces at tremendous cost. The relation between humanity and its environment is very close. Strong-willed, intelligent people may create or modify environment. The weaker-willed, the careless, and the unreflecting are dominated by environment. Such is a fairly rough estimate of the relation.

For all but the exceptionally strong and virile, home environment determines the trend of life. Populous masses herded together, as they are over large areas of the tenement regions of New York City, with difficulty resist the influences by which they are surrounded.

The English Royal Commission of 1885 on the Housing of the Working Classes, speaking of the environment of the wage-earner living in low parts of London, gave the opinion that the statistics of annual disease consequent upon overcrowding would not convey the whole truth as to the loss of health occasioned by it. The London Board of Health instituted inquiries in such neighborhoods to see what amount of labor was lost in the year, not by illness, but by sheer depletion of physical vitality. They found that residence in congested neighborhoods where houses were inadequately supplied with light and air meant on the average a loss of twenty days per annum to each workingman and working-woman.

Charts at the Tenement House Exhibition showed the intimate relation between overcrowded, ill-lighted, and ill-ventilated houses and certain forms of disease, notably tuberculosis, diphtheria, typhoid and scarlet fever. The relation between poverty and bad tenement houses was also strikingly displayed in another series of charts covering the entire tenement region of the city. The Charity Organization Society has discovered that poverty is a contagious disease. "The applications for charity," say they, "spread through a house just as tuberculosis might. This involves a lowering of the whole social tone of the house. One family applies for charity, and gets it. Another woman, struggling hard to support herself and children, says, 'What is the use of my working so hard?' and applies for charity; and that is the beginning of the breaking down of the family's self-respect." Commissioner Keller, head of the Department of Charities of New York, bore eloquent testimony in confirmation of the foregoing statement.

Then, too, there is the great question of drunkenness. It is absurd to suppose that immoderate drinking of liquor can be suppressed so long as people are left to live in houses where lack of elementary sanitation saps vitality, while noisomeness and unattractiveness impel a search for outside relief. While I am not disposed to seek cause and effect in conjunction of circumstances, yet I am bound to believe that the massing of saloons in low neighborhoods where the worst housing conditions exist is more than a simple coincidence. The most congested districts in New York are also the regal domains of liquordom. Some years ago the Church Temperance Society published a chart showing that 148 saloons were all located within a space 514 yards long by 375 yards wide. St. Giles Ward in Edinburgh contains 127 drinking-places to 234 shops where food is sold. Possibly there is a fair index to relative patronage in the fact that the rental of the latter amounts to only 80 per cent. of the rental of the former. This ward contains one-eleventh of the population of the city, but it furnishes one-third of its total crime. Notwithstanding that 17½ per cent. of its area is made up of parks, the death-rate is 40 per cent. higher than for the whole city. Glasgow's famous Sanitary District 14, with the largest proportion of inmates per inhabited room, the highest death-rate over all, the highest death-rate under five years, the largest proportion of deaths under one year, the highest record for nuisances brought to the attention of the Board of Health, the highest percentage of inhabitants paying neither local rates nor school tax,—the latter of which they are obliged by law to pay,—contains 43 public houses to 104 premises for food supply, with rentals and receipts largely in favor of the public house.

Then there is the moral side. Promiscuity in human beehives renders independence and isolation of family life an impossibility, and destroys modesty and personal

carefulness. In the general herding process every member of the family, from earliest childhood, becomes an easy prey to the forces which drag down. Unwholesome sights and sounds fix themselves in the memories of children ere infancy is really past. The exuberance of youth, finding no possibility of expression inside the home, is poisoned by the streets. Death-rates are, after all, but a feeble index to the drawbacks of congested tenement life. There is no death so sad as the death of virtue, the breaking down of ideals, the deadening of lofty desire in the soul.

New York has had periodical round-ups, official and private of tenement-house conditions. The earliest was in 1846. In 1856 there was another, one in 1867, one in 1884, and one in 1894. I think it fair to say that practical results of greater or lesser consequence have followed each one of these efforts. Had it not been for the enlightenment thus repeatedly afforded the public, and the improvement in law and practice generated by public opinion, conditions doubtless would be much worse in New York than they are to-day. But I think ideas of the value of preventive effort, and the necessity of saving citizenship will be more widely disseminated than ever before as the result of object-lessons afforded by the recent Tenement House Exhibition.

The Exhibition included a number of models of tenement houses, good and bad; over 1,100 photographs, illustrating every phase of the housing problem of special interest to New Yorkers; maps, charts, and tables of statistics, the latter illustrating particularly the results attending model tenement house building all over the world, suburban dwellings, lodging-houses, health and poverty conditions, agencies for betterment, such as public baths, parks, and playgrounds, and about 200 competitive plans for model tenements drawn for plots of ground of different size. The feature which aroused, shall I say,

contemptuous interest, was the model of an existing New York block, bounded by Bayard, Canal, Chrystie, and Forsyth Streets, as it stood on January 1, 1900. This is by no means the worst block in the city, but was selected because it presented a considerable variety of conditions. It is made up of 39 tenement houses, containing 605 different apartments, inhabited by 2,781 people, of whom 466 are children under five years of age. There is not a bath in the entire block, and only 40 apartments are supplied with hot water. Water-closets are used in common. There are 441 dark rooms, having no ventilation to the outer air, and no light or air except that derived from other rooms. 635 rooms get their sole light and air from dark, narrow air shafts. There are 10 rear tenements. The rental derived from this block, including the shops, amounts in round numbers to \$114,000 a year.

In another large block, bounded by West 61st and 62d Streets and Amsterdam and West End Avenues, a model of which was not explicitly shown, but to which a model, representing a block built up with so-called double-decker houses,\* would practically apply, about 4,000 people are now herded. Less than half of the rooms in the houses have windows to the outer air. Not a single bath-tub is

\* The double-decker was thus described in the report of the Tenement House Committee of 1894: "It is the one hopeless form of tenement-house construction. It cannot be well ventilated, it cannot be well lighted. It is not safe in case of fire. It is built upon a lot 25 feet wide by 100 or less in depth, with apartments for four families in each story. This necessitates the occupation of from 86 to 90 per cent. of the lot's depth. The stairway made in the centre of the house and the necessary walls and partitions reduce the width of the middle rooms (which serve as bedrooms for at least 2 people each) to 9 feet at the most, and a narrow light and air shaft now legally required in the centre of each side wall will further lessen the floor space of these middle rooms. Direct light is only possible for the rooms at the front and rear. The middle rooms must borrow what light they can from dark hallways, the narrow shafts, and the rear rooms. Their air must pass through other rooms or the tiny shafts, and cannot but be contaminated before it reaches them. A five-story house of this character contains apartments for 18 or 20 families,—a population frequently amounting to 100 people, and sometimes increased by boarders or lodgers to 150 or more." About 2,000 such buildings are constructed annually in the city of New York.

provided, except in two houses where six families have a private bath. 800 families have no bathing facilities within their dwellings.

In striking contrast to these dark, ill-ventilated human hives were shown plans of the buildings erected only 200 yards away by the City and Suburban Homes Company, the largest and most important of the agencies for improved housing in New York. The ground unit for the double-decker is a lot 25 by 100 feet, and experience has shown that it is practically impossible to build a satisfactory tenement house on a lot of this size. The unit of the City and Suburban Homes Company's buildings has a frontage of either 50 or 100 feet, with 100 feet depth. In the centre of each unit of 100 feet is a full-sized court, 30 feet square; and between 2 100-foot units is a recessed court, 18 feet wide and 65 feet deep. Thus apartments are nowhere more than two rooms deep, and are lighted and ventilated from two sides. There is not a single dark room or even dim room in the whole building. Every apartment is a complete home in itself, separated from others by deafened partitions, and containing a water-closet, stationary wash-tubs and sink, hot water supplied from central boiler system, gas fixtures and gas attachment to stove or range, clothes closets and dressers, mantels, and the like. Stairways and stair halls are steam-heated. There are shower baths on the ground floor and tub-baths in the basement, as well as laundries and steam drying-rooms for the free use of tenants. Dumb-waiters are used to bring up articles from the cellar. The buildings are practically fireproof.

The rentals of these apartments average about ninety-three cents a room a week. Computed on the basis of rental per square foot of floor space, the price is not higher, and probably not as high, as in the wretched blocks already described.

In the new buildings which the City and Suburban

Homes Company has built on the upper east side, apartments are provided with gas range and with steam heat as well. The company so fixes its rentals as to return 5 per cent. upon its investments. The west side buildings have earned this sum; and it is expected that the newer ones of the east side, which have just been opened, will do as well.

Some years ago an interesting suggestion for municipal co-operation was made by Mr. I. N. Phelps Stokes. It was that a municipality in condemning blocks for small parks should sell a space 40 feet wide running the whole length of each side of the block to Model Tenement Companies, or private owners, who would agree to erect tenements thereon under certain reasonable restrictions. The result would be that apartments would have a depth of two rooms only, and excellent facilities for light and ventilation would result. The interior space would be reserved for the park proper, and the block would be open at both ends. Mr. Stokes showed a model of this scheme at the Exhibition. If the scheme were adopted, many more small parks would accrue to a city for the same expenditure of money; and, what is equally important, a large number of improved tenements as well. There can be no question of the utility, and there ought to be no obstacle to the feasibility, of so commendable a plan.

There were other exhibits of very great interest, designed to illustrate how the other half lives and how they might live. One can scarcely believe that public opinion would permit the retention of so-called air shafts, which are really well-holes closed at both ends, less than three feet wide, thirty feet long, and sixty feet high, with 52 windows opening thereon,—the sole source of light and air to these rooms. The rents for three-room apartments, two rooms opening solely upon this shaft, vary from \$10.50 to \$14 per month.



The Tenement House Committee offered prizes for the best plans treating plots of ground 50 feet, 75 feet, and 100 feet in frontage by 100 feet in depth. More than 250 plans were submitted under these various classes; and those awarded first, second, and third place showed very great improvements in tenement-house architecture. The jury, in making awards, was careful to consider commercial as well as sanitary aspects. The committee also offered a special prize for a plan suitable to the typical New York City lot, 25 by 100 feet. Curiously enough, a Frenchman, who had never seen New York, won this prize.

What should be the relation of the State or the municipality to the tenement-house problem?

1. I think Commissions of Inquiry, composed of persons having expert knowledge, should review periodically,—at least as frequently as every ten years,—and report upon tenement-house conditions, in a particular locality. The matter is one of such grave social import that it should be kept continually before the public. Sometimes not very much is accomplished from the reports of such bodies, but publicity is always one of the most effective weapons in fighting an evil. Some desirable measures are sure to result; and if as much as ought to be done is not accomplished, the fault must lie with public sentiment. Something useful has followed the report of every tenement-house commission appointed for New York City.

2. The State should provide a well-conceived tenement-house sanitary and building code for general application to large municipalities. The same structural disadvantages may not exist in Buffalo tenements, for example, as in the New York double-decker; but herding obtains in the tenement houses of both of these cities. A tenement-house code must carefully limit danger from fire, and must require ample safeguards for health and morals. If

it be said that such regulations might prevent the building of tenements in moderate-sized cities, I answer, so much the better. Even the best of tenements can never offer as true a development to home life as an individual house.

A tenement code should provide for the periodical inspection of tenements, in addition to visitation upon complaints. Such inspection should be conducted by a numerous and efficient corps of sanitary police, and the force should always be large enough to permit frequent night inspection with a view to prevent overcrowding. Wherever overcrowding is found customary, houses should be ticketed, as in Glasgow. This enlightened municipality maintains a system of night inspection for ticketed houses, which results in prosecution for overcrowding when the legal number of inmates is exceeded. The system was originally applied during an outbreak of typhus fever, and its extension still follows the discoveries of the epidemic inspector. The better class of tenants avoid ticketed tenements and even their neighborhoods. Consequently, landlords are always warned before tickets are put up in fresh localities, so that they may save the reputation of their property by getting rid of tenants responsible for overcrowding. Overcrowding should be made an offence involving exemplary punishment of the offender. Owners of houses sheltering six families or more ought also to be obliged to maintain a janitor on the premises.

The power to close summarily houses unfit for human habitation should be accorded after mailing a notice to the proprietor or agent at his last known address and posting a warning upon the house itself not less than twenty-four hours before ordering vacation. To make this regulation more effective, there should be kept a special register in which all tenement-house owners should be obliged to enter their own names and addresses or those of their responsible agents, under an appropriate penalty. It has

been suggested even that a special license should be required of an owner of tenement houses on the ground that under existing conditions he is likely to be the purveyor of a commodity detrimental to life and health, not only to the particular inhabitants of the house, but to those living in the neighborhood. If the license fee were even moderate in size, a considerable revenue would be created in some cities which might be applied to more adequate inspection.

A well-conceived sanitary and building code should require at least one bath-tub or shower-bath to serve at most twelve families, in a separate apartment especially designed, and to which all tenants should have access. The notion that the majority of working people do not wish to be clean, and would not take advantage of bathing facilities if they had them, is based upon an imperfect knowledge of the character of the people living in tenement houses. Owners of model tenements amply testify to the frequent use of bathing accommodations, and the reports of municipalities and private associations which have provided public baths furnish similar evidence. The Tenement House Committee of 1894 found in their investigation that, out of a total population of 255,033 included in their inspection, only 306 persons had access to bath-rooms in the houses in which they lived; and at that time there was not a public bath in New York. The committee very properly say that the preservation of health, the prevention of disease, and the curing of disease are seriously affected by this state of affairs.

3. A proper tenement-house building code should provide that light shafts be not less than six feet wide where the court is thirty feet in length, and the width should be increased at least one foot for each additional five feet of length. This should be a minimum requirement, prescribed simply as a concession to the custom of dividing up city lots into 25 feet frontages and 100 feet in depth.

4. Every State should pass a law permitting municipalities to expropriate irremediably unsanitary houses. There is no cure for cancer but the knife; and so the slum can be eradicated in no other way than by uprooting it, stock and branch. American States have not until recently dealt with the slum question in radical fashion, as they do in England. The writer was insistent upon urging the fundamental importance of a law of this kind before the Tenement House Committee of 1894. The commission later succeeded in securing the passage of an enactment based upon English legislation and experience.\* In condemnation proceedings for small parks the State should authorize the municipality to proceed along the lines suggested by Mr. Stokes, to which attention has been already called.

5. If municipalities are endowed with such powers, there would seem to be no necessity for embarking upon the policy of municipal building and ownership of model tenement houses. The policy of certain English and Scotch cities in this regard seems to have been misunderstood.

\* The present statute in New York provides for condemnation by the Board of Health, with a provision for compensation to the owners. In the condemnation proceedings, "evidence shall be receivable to prove:—

"1. That the rental of the building was enhanced by reason of the same being used for illegal purposes or being so overcrowded as to be dangerous or injurious to the health of the inmates; or

"2. That the building is in a state of defective sanitation, or is not in reasonably good repair; or

"3. That the building is unfit and not reasonably capable of being made fit for human habitation; and, if the commissioners are satisfied by such evidence, then the compensation—

"(a) Shall, in the first case, so far as it is based on rental, be based on the rental of the building, as distinct from the ground rent which would have been obtainable if the building was occupied for legal purposes, and only by the number of persons whom the building was, under all the circumstances of the case, fitted to accommodate without such overcrowding as is dangerous or injurious to the health of the inmates; and

"(b) Shall in the second case be the amount estimated as the value of the building if it had been put into a sanitary condition or into reasonably good repair, after deducting the estimated expense of putting it into such condition of repair; and

"(c) Shall in the third case be the value of the materials of the building."

At best, they did not intend to go farther than "making a demonstration"; but in this country it is to be feared that a demonstration would not afford a wise example. Municipal regulation, not municipal ownership, is the best watchword for American policy.

Can the tenement-house problem be solved by ordinary economic effort, safeguarded by a proper sanitary and building code? Upon the answer to this question depends the social welfare of enormous masses of city dwellers to-day and of myriads to come. The New York Tenement House Committee of 1894 found that in New York City the average profit realized by tenement-house owners was from 8 to 10 per cent. on the value of the equity. The accuracy of this estimate has been challenged; but correct figures cannot, I think, be much below 8 per cent. Substantially built and comfortably arranged model tenements cannot in New York, and probably will not in other large cities, yield as high a return. But what is lacking in the yearly rate is more than made up by greater regularity, safety, and longer continuance of the return. Under the principle of competition, good dwellings naturally receive the preference, and, when well built, will of course last longer. Therefore, 5 per cent. on model tenements should be considered fully equal to 7 or 8 per cent. upon the average New York tenement house. A commercial profit is being earned to-day and has been earned for years by model tenements in prominent American and foreign cities. The proof of this statement was given in my report made a few years ago to the United States Department of Labor. A list was there given of forty-nine European and American enterprises, all in cities of over 100,000 inhabitants, some commercial, some semi-philanthropic. The rates of dividend and net profit showed that the successful enterprises constitute 88 per cent.; 6 per cent. of the enterprises earned a savings-

bank rate of interest, and only the remaining 6 per cent. failed to do so well. Provision for light and ventilation, far in excess of legal requirements, has almost uniformly been made, only from 50 to 65 per cent. of the plots of ground being covered with buildings. The construction has always been durable; while the rents, as a general rule, are slightly lower than for fairly similar accommodations in the neighborhood.

Practical housing reform in the United States is now best exemplified by the City and Suburban Homes Company of New York, organized in 1896 with the object of offering to capital a safe investment and at the same time supplying to wage-earners wholesome homes at current rates. The broad, underlying principle on which the Company is founded is that the housing problem can only be solved by economic methods. Philanthropy is powerless to do much, because the field is altogether too vast. But there is a middle ground between pure philanthropy and pure business. We may call it *investment philanthropy*; that is, a philanthropy made seductive by co-ordination with a reasonable commercial dividend.

The second characteristic of this company is popularity, using the word "popular" in its generic signification. It desires to place within the reach of all who prefer, other things being equal, to invest their means for useful ends, a sound security. Particularly, the savings of the masses ought to be utilized more than they are at present, for their direct benefit. Accordingly, the company's shares are fixed at the low denomination of \$10 each in order to attract people of modest means. By establishing a clientage recruited from the thrifty masses as well as the large-hearted rich, the company's operations ought to be extended without practical limit.

The third principle is the differentiation of the company's efforts to meet the needs of different classes of wage-earners. The thrifty artisan who has laid by a

little, and whose stipend is sufficient to meet monthly instalment payments of modest proportions, can, in twenty years or less, become the owner of a comfortable home. The less fortunate wage-earners, men or women, can find in the model tenements the maximum of comfort, privacy, and sanitary advantage obtainable for a minimum of rent.

The model tenement buildings of the company have already been briefly noticed. The financial experience of the company with these buildings has been very satisfactory. 5 per cent. and a modest surplus have been earned, and losses from vacancies and irrecoverable arrears together have been less than 5 per cent. Owing to the migratory habits of New York's tenement population, the loss from vacancies has been much larger than the loss from irrecoverable arrears.

There need be no comment on the great value of popular suburban proprietorship from the standpoint of social stability. Every man undertaking it is distinctly helped to a far higher degree than he could be in the best class of model tenements. He becomes reflective, careful, prudent, wedded to order and rational conservatism, and usually turns a deaf ear to specious "isms." Suburban proprietorship is a field well worth cultivating. When it can be attained, with fair economic returns to the investor, through moderate monthly payment by the purchaser, a work of splendid social beneficence is put in operation.

The City and Suburban Homes Company, as its name implies, has addressed itself to this phase of the housing problem. It is building up a unique and attractive settlement at Homewood, in the Borough of Brooklyn, forty minutes distant from the New York end of the Brooklyn bridge. Here the average man, with earnings of \$1,000 or \$1,500 per year, can secure ownership of a house by monthly payments, little, if at all, in excess of the rental he pays for the usual city apartment. A payment of 10 per cent. on the purchase price is required, as well as a

policy of life insurance; and there is no difficulty in providing equitably for the contingencies of failing health or changed plans in life. Financially, the result is ownership virtually without added expense to the occupier. On the ethical side, no one can question that the children of such a family will have been reared in a healthier and saner environment than if the parents had remained tenants of the ordinary seven-room apartment in the crowded quarters of the city.

What is to become of the tenement houses already built, not irremediably insanitary in their construction, and measuring up to standards which are being outlived? I think the best method here is to develop the rent-collecting system so successfully established and operated by Miss Octavia Hill and her associates in London. It is possible, by good management and careful attention to repairs, to make such houses fairly livable places for the poorer element amongst a city's population. Miss Hill's maxim has always been that the inhabitants and their surroundings must be improved together. This is essentially sound, and experience has shown that none are better able to bring about desired results than women in whom special training supplements good business capacity and straightforward sympathy.

Model lodging-houses can best be utilized to take care of the homeless of both sexes. The demonstrations of commercial success in this field made by Lord Rowton in London, Mr. Robert Burns in Glasgow, and Mr. D. O. Mills in New York, besides those in several English and Scotch municipalities, cause one to wonder that this promising department of economic and humanitarian effort is not more largely cultivated.

Why is it, since improved housing pays, that there is still such large need for its provision? To my mind, there are three principal reasons:—

First, the real nature of the housing problem and its



direct bearing upon civic welfare are only just being appreciated. Many of the earliest efforts at amelioration were philanthropic in origin, and hence the problem became classified in the field of charity or philanthropy rather than in the field of economics and business.

Secondly, the knowledge that, though this be Christian business, it is still remunerative business, is only beginning to spread.

Thirdly, the tenement-house business in the past has been under the shadow of disrepute; and its conduct has been left very largely to persons who have widened to the utmost the horizon of exploitation. The saloon-keeper, the sweater, the *padrone*, the irresponsible speculator, have figured so largely in tenement building and ownership simply because the financier and the Christian man of business have not felt it entirely respectable to become tenement landlords.

With the advent of corporation activities in our great cities, following in the lead of London, with better understanding of the economic opportunity which awaits investment, and with the growing sense of social obligation to use a part of one's means in doing good while adding to the store, the future seems bright with promise.

E. R. L. GOULD.